

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In The Matter Of:)	
)	
Kara N. Porter)	
)	
)	Case No. 09-40457-399
Debtor,)	
)	Chapter 13
Wells Fargo Bank, National)	
Association, as trustee for the)	
holders of the First Franklin Mortgage)	
Loan Trust 2006-FF15 Mortgage)	
Pass-Through Certificates, Series)	
2006-FF15, or its Successors)	
and Assigns)	
)	
Movant,)	<u>NOTICE OF BREACH</u>
)	

COMES NOW, Wells Fargo Bank, National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF15 Mortgage Pass-Through Certificates, Series 2006-FF15, or its Successors and Assigns and for its Notice of Breach and Intention to Proceed with Foreclosure states as follows:

1. In resolution of Wells Fargo Bank, National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF15 Mortgage Pass-Through Certificates, Series 2006-FF15, or its Successors and Assigns's Motion to Terminate Stay in regard to realty owned by the Debtor, an Order was entered on or about August 4, 2010.

2. Pursuant to the Order, Debtor agreed to make monthly post-petition payments as they became due under the terms of the Note and Deed of Trust beginning August 1, 2010.

3. It was further stipulated that in the event the Debtor failed to perform in making these payments, Movant was required to provide notice under the terms of the

Order. Thereafter Movant would be entitled to an Order from the Court granting relief from the automatic stay in order to proceed with foreclosure and to pursue its remedies under state law in connection with the subject Deed of Trust and Note.

4. The Order filed in resolution of Movant's motion has been breached by the Debtor. As of this date, a delinquency in the amount of **\$2,700.98** exists under the terms of the Order. A breakdown of the delinquency is as follows:

3 payments @ \$883.66	\$2,650.98
Attorney fees	\$50.00
Total post petition delinquency	\$2,700.98

Wherefore, pursuant to the Order, Movant hereby gives notice that in the event a valid defense is not set forth or funds tendered sufficient to cure the delinquency identified above along with all amounts that have come due under the terms of the Note and Deed of Trust and/or Order of the Court within ten days of the date given below, Movant will herewith be proceeding with foreclosure in order to pursue its remedies under state law in connection with the subject Deed of Trust and Note, and will request this Court issue an Order granting relief from the stay to Movant for such purposes.

Dated September 1, 2011

Millsap & Singer, LLC

/s/ Cynthia M. Woolverton
Vernon D. Singer, #35335, #35335MO
Cynthia M. Woolverton, #47698, #47698MO
612 Spirit Drive
St. Louis, MO 63005
Telephone: (636) 537-0110
Facsimile: (636) 537-0067
bktyed@msfirm.com

Attorneys for Wells Fargo Bank, National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF15 Mortgage Pass-Through Certificates, Series 2006-FF15, or its Successors and Assigns

I certify that a copy of this document was either electronically mailed or forwarded first-class regular mail September 1, 2011 to the following parties:

/s/ Cynthia M. Woolverton

Kara N. Porter
6 Colgate Circle
O'Fallon, MO 63366

Douglas M. Heagler
The Law Office of Douglas M. Heagler
Attorney for Debtor
6302 N. Rosebury, Ste 1W
Clayton, MO 63105
motrafficattorney@yahoo.com

John V. LaBarge, Jr.
Office of the Chapter 13 Trustee
Chapter 13 Trustee
PO Box 430908
St. Louis, MO 63143